IN BRIEF

Andhra Bank to open 500 branches

Public sector lender Andhra Bank on Wednesday said it will open 500 new branches next fiscal as it plans to expand its presence across the country. "We will be opening 500 new branches in 2014–15," bank's Executive Director S K Kalra told reporters in Chandigarh. Andhra Bank has a network of 2,000 banks in the country. The bank will be opening 50 more branches in Haryana, Punjab, Himachal Pradesh, Uttarakhand, Jammu & Kashmir and Union Territory of Chandigarh. Kalra said the bank would focus on retail and SME loans for disbursement of advances. PTI

Sebi wants PSBs in stock exchanges

The Securities and Exchange Board of India (Sebi) has suggested banks and financial institutions from the public sector be considered as 'public shareholders' in stock exchanges, but the view has been rejected by the finance ministry. The issue is likely to be discussed on Friday at a meeting of Sebi's board, which would also be apprised of the impact of the ministry's decision for not agreeing to the proposal, sources said. If the current stalemate continues, three national stock exchanges – MCX-SX, United Stock Exchange and BSE – would have to increase their public shareholding by 25.66 per cent, 1.72 per cent and 0.845 per cent respectively, by April 2015. PTI

Non-life insurers' premium growth

Non-life insurers saw a 12.8-per cent growth in total premium collections in the April–February period for the current financial year. The insurers collected total premiums of ₹69,833.07 crore for the period, compared to ₹61,884.44 crore in the corresponding period last year. Private general insurers saw a rise of 15.4 per cent in premium collected, while public general insurers saw a 10.9 per cent rise. Premium growth slowed down due to a drop in auto sales leading to a drop in the motor insurance business, which constitutes majority share of the total business. BS REPORTER

BofA to cut jobs

Bank of America Corporation is cutting jobs on Thursday across co-Chief Operating Officer Thomas Montag's global trading and investment banking divisions, according to sources. The dismissals will affect fewer than five per cent of employees in the units, said one of the sources, who requested anonymity, because the moves haven't been made public. Wall Street banks are pruning staff and making selective hires this month in hopes of improving profits. Revenue from trading and investment banking at the nine biggest global firms fell four per cent to $160 billion in 2013, as weakness in fixed-income outweighed gains in equity trading and fees from advising and underwriting. BLOOMBERG

Liberty Videocon Insurance expands

Private general insurer Liberty Videocon General Insurance Company, which began operations in 2013, announced it was commencing business operations in eight cities – Kolkata, Bhubaneswar, Jaipur, Chandigarh, Coimbatore, Vishakhapatnam, Hubli and Surat. With this, Liberty Videocon General Insurance will now set to operate out of 20 branches across India before the end of the current financial year. BS REPORTER

Five public sector bankers in fray for RBI dy guv's job

MANOJIT SAHA
Mumbai, 19 March

WHO WILL BE THE NEXT RBI DEPUTY GOVERNOR?
Five bankers, all from public sector lenders, would be interviewed for a deputy governor's job at the Reserve Bank of India



K R KAMATH	V IYER	S S MUNDRA	R K DUBEY	M NARENDRA
CMD	CMD	CMD	CMD	CMD
Punjab National Bank	Bank of India	Bank of Baroda	Canara Bank	Indian Overseas Bank

The Union government has decided to have five bankers, all from public sector lenders, interviewed for a deputy governor's job at the Reserve Bank of India. Among the four such posts, one becomes vacant in June with K C Chakrabarty's retirement; he came from the same route.

K R Kamath, chairman and managing director (CMD) of Punjab National Bank; Vijayalakshmi Iyer, CMD of Bank of India; S S Mundra, CMD of Bank of Baroda; R K Dubey, CMD, Canara Bank; and M Narendra, CMD, Indian Overseas Bank, will appear for the interview, at the end of the month.

Kamath has been a CMD the longest among these five; he was head of Allahabad Bank from August 2008 before his present charge from October 2009 at the Delhi-based lender. He is also chairman of the Indian Banks' Association.

Iyer took charge of Bank of India in November 2012 and was earlier an executive director of Central Bank of India. Mundra was an ED of Union Bank of India and became Bank of Baroda's head in January 2013. Narendra took charge of the Chennai-based lender in November 2010. He was ED at Bank of India before his present role. R K Dubey was made Canara Bank's head in January 2013 and was an ED in Central Bank of India earlier.

A search committee headed by the RBI governor is typically formed to interview the candidates, also comprising eminent professors at management institutes and senior finance ministry officials.

The government has ignored RBI's earlier recommendation of broad-basing the eligibility criteria by including bankers from the private sector.

A deputy governor can be appointed for a maximum of five years or till the age of 62. A candidate has to be below 60 years to be eligible. However, there have been instances when the criteria were relaxed.

Among the four such posts, one becomes vacant in June with K C Chakrabarty's retirement

Traditionally, among the four RBI deputy governors, two are promoted from within its ranks, one is an economist and the fourth a commercial banker. Apart from Chakrabarty, the other deputy governors are H R Khan and Urjit Patel. The governor is yet to announce a replacement for Anand Sinha, who retired in January (he came from within RBI). Khan's three-year tenure ends in July, though he will be eligible for extension.

Bank-promoted ARCs can't buy stressed assets from sponsors

BS REPORTER
Mumbai, 19 March



While asset sales to asset reconstruction firms were encouraged, RBI laid out norms to ensure transparency in such transactions

The Reserve Bank of India (RBI) has barred asset reconstruction companies (ARCs) from acquiring bad loans from sponsor banks on a bilateral basis. However, it has allowed such transactions if the asset is auctioned in a transparent manner, on an arm's-length basis and if prices are determined by market factors.

To tackle the increasing number of bad loans, the central bank had unveiled fresh guidelines in January, making the sale of loans to asset reconstruction companies easier. Apart from allowing banks to sell standard assets, the regulator had also allowed them to reverse the excess provision on the sale of bad loans if the sale was for a value higher than the net book value to its profit in the year the amount was received.

While asset sales to ARCs were encouraged, RBI on Wednesday laid out norms to ensure transparency in such transactions. It said promoters of the defaulting company were allowed to buy back their assets from ARCs or securitisation companies if such settlements helped minimise the cost of litigation.

A buyback is allowed if it arrests the impact of a fall in the value of secured assets that are likely to rapidly lose value once a unit becomes non-operational.

The central bank has said the valuation of an asset by an ARC should take into account the current value of the proposed settlement vis-a-vis the net present value of the recoveries under the alternative mode of resolution.

ARCs have also been asked to formulate a policy on stressed asset purchase, to be approved by their boards.

Banks' deposit growth beats rise in credit, says RBI

BS REPORTER
Mumbai, 19 March

The banking system's deposit growth continues to be higher than the growth in credit, owing to slow economic growth. Reserve Bank of India (RBI) data show for the fortnight ended March 7, credit grew 14.65 per cent year-on-year, while deposits rose 15.55 per cent.

During the fortnight, credit grew 1.29 per cent, while deposits rose 1.15 per cent.

After declining for three consecutive months, industrial production increased 0.1 per cent in January, even as manufacturing woes continued, official data showed on Wednesday.

High interest rates also contributed to the sluggish credit growth. In the pre-monetary policy meeting between representatives of the central bank and market participants, it was suggested the regulator consider a rate cut, as Consumer Price Index (CPI)-based inflation had seen a fall.

In February, retail inflation eased to a 25-month low of 8.1 per cent year-on-year, against 8.79 per cent in January.

RBI will announce the monetary policy for 2014-15 on April 1. Most economists believe it will keep a status quo on key policy rates.

Irda warns customers against fraud calls

Some policyholders have received calls from people claiming to be from Irda, offering lucrative incentives

BS REPORTER
Mumbai, 19 March

The Insurance Regulatory and Development Authority (Irda) has issued a series of advertisements to inform customers that the regulator does not announce bonuses for policyholders. Insurance companies have also been told to include these warnings in all their current and future advertisements.

"Irda hereby urges the public to remain alert and not to fall prey to frauds or scams perpetrated by miscreants who impersonate to be employees / officers of Irda or other insurance companies," said the regulator.

According to a senior Irda official, several policyholders had complained that some individuals claiming to be Irda employees had contacted them offering policies with unviable returns including a "bonus" from Irda if they bought an insurance policy and wait for a few months.

"We wanted to make it clear to customers that Irda is neither involved in the sale of any kind of insurance nor announces any bonus for policyholders or insurers," the official added.

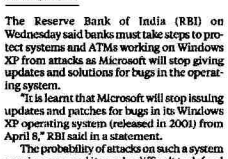
Insurance companies have also been told to send across this message to all customers. Accordingly, all existing insurance advertisements have been modified to include a warning that Irda does not offer bonus and that customers should not surrender their existing policies or buy new policies falling prey to false promises.

Some fraudsters had advised customers to subscribe to a fresh policy after surrendering their existing policy and wait for a few months in order to get "additional benefits". Customers were also told that their survival benefit, maturity proceeds or bonus was due and that they should buy a new insurance policy to be able to receive the amounts that are due.

Some of the callers told people to invest in insurance policies to avail gifts, promotional offers, interest free loans, among others.

Irda has asked people receiving such fraudulent calls to lodge a police complaint, giving the details of the caller, telephone number etc.

Banks must protect systems, ATMs with Windows XP: RBI



RBI said some of the systems, including ATMs, may still be working on Windows XP, banks are advised to take immediate steps

BS REPORTER
Mumbai, 19 March

The Reserve Bank of India (RBI) on Wednesday said banks must take steps to protect systems and ATMs working on Windows XP from attacks as Microsoft will stop giving updates and solutions for bugs in the operating system.

"It is learnt that Microsoft will stop issuing updates and patches for bugs in its Windows XP operating system (released in 2001) from April 8," RBI said in a statement.

The probability of attacks on such a system may increase and it may be difficult to defend such attacks in the absence of Microsoft support, RBI added.

The central bank said as some of the systems, including ATMs, may still be working on Windows XP, banks are advised to take immediate steps to implement appropriate systems and controls in this regard.

In February, the Indian Banks' Association (IBA), the banking industry lobby group, had issued an advisory banks to ensure business continuity after Microsoft ends support for its popular Windows XP operating system on April 8.

IBA executive said banks are alert to risks. Few systems are working on Windows XP and they have begun work to safeguard system. The association will review the preparations soon.

APPOINTMENTS

MPSE MADHYA PRADESH STOCK EXCHANGE LIMITED, INDORE

APPOINTMENT

Madhya Pradesh Stock Exchange Limited, a SEBI recognized Stock exchange is looking for an Experienced, High Performing, Dynamic & Achievement Oriented Professional for the post of Executive Director.

Please visit www.mpseindia.info for further details

BS WRIGHT

CORRIGENDUM

CORRIGENDUM DATED MARCH 19, 2014 TO THE PROSPECTUS DATED FEBRUARY 28, 2014 - NOTICE TO INVESTORS

Menaspuram Finance Limited (Registered Office at IV/470A (old) WE38A (new), Manappuram House, Valapad P.O, Thrissur-680567) herein after referred to as "the Company" has filed its Prospectus dated February 28, 2014 with the Registrar of Companies, Kerala and Lakshadweep, in relation to the issue (the "Prospectus"). All capitalized terms used in this notice shall, unless the context otherwise requires, have the meanings ascribed in the Prospectus.

Investors may please note that the following disclosures supplement the disclosures in the Prospectus.

In the disclosures on page 20 of the Prospectus under the Chapter titled "Risk Factors" the words "9 writ petitions, 1 special civil application" should be included in the following sentence in Risk Factor 8 as follows: "As of December 31, 2013, we are party to 3 Value Added Tax cases, 3 service tax proceedings, 67 civil suits, 15 criminal cases, 9 writ petitions, 1 special civil application and 129 consumer cases and 9 cases filed by owners of branch premises for eviction."

In the disclosures on page 20 of the Prospectus under the Chapter titled "Risk Factors" the following paragraph should be included in Risk Factor 8 "Mr. Sagar, a former employee of the Company, has filed a writ petition (W.P. No.733/11) before the High Court of Kerala making the Company, our Chief Executive Officer, V. P. Nandakumar, the General Manager, Department of Non Banking Supervision, Regional Office, Reserve Bank of India and the Ministry of Finance, Union of India, respondents to the petition. It is the contention of the petitioner that the Company has availed loans from Punjab National Bank, IDBI Bank, Syndicate Bank and State Bank of India at low interest rates under certain agricultural schemes for which the Company is not eligible, thereby contravening regulations issued by the RBI. The petitioner has prayed that the certificate of registration of the Company be cancelled and CBI proceedings be initiated against the respondents for offences under Sections 406 and 409 of the IPC. Our Company has filed a counter affidavit stating that the Company is not in contravention of RBI guidelines. The petition is pending before the High Court of Kerala. The banks have been impleaded as parties to the petition."

In the disclosures on page 216 under the chapter titled "Outstanding Litigation and Defaults", the following paragraphs, should be included after paragraph "17" "Mr. Sagar, a former employee of the Company, has filed a writ petition (W.P. No.733/11) before the High Court of Kerala making the Company, our Chief Executive Officer, V.P. Nandakumar, the General Manager, Department of Non Banking Supervision, Regional Office, Reserve Bank of India and the Ministry of Finance, Union of India, respondents to the petition. It is the contention of the petitioner that the Company has availed loans from Punjab National Bank, IDBI Bank, Syndicate Bank and State Bank of India at low interest rates under certain agricultural schemes for which the Company is not eligible, thereby contravening regulations issued by the RBI. The petitioner has prayed that the certificate of registration of the Company be cancelled and CBI proceedings be initiated against the respondents for offences under Sections 406 and 409 of the IPC. Our Company has filed a counter affidavit stating that the Company is not in contravention of RBI guidelines. The petition is pending before the High Court of Kerala. The banks have been impleaded as parties to the petition.

Our Company has also been made party to 9 writ petitions filed by our aggrieved customers/ third parties. 7 of these writ petitions have been filed by petitioners praying for directing the RBI to initiate proceedings against our Company for allegedly violating state laws prohibiting charging of exorbitant interest rates. 1 writ petition has been filed by a customer seeking return of his pledged gold. Another writ petition has been filed by one of our customers alleging that the auction conducted by us was illegal and sought that the auction be set aside. We have also been made party to a special civil application filed by a customer before the High Court of Gujarat for alleged violation of the Bombay Money Lenders Act, 1946. The petitioner has prayed for quashing and setting aside the auction of the petitioner's gold and has asked the Court to direct the government to make specific rules with regard to gold loans.

Mr. Raghunath Das, a former employee of the Company has filed a writ petition against our Company alleging that the Company has illegally and arbitrarily withheld his salary and subsistence allowance during the period of the employee's suspension. The petitioner has prayed for a writ of mandamus directing the Company to pay him his dues.

In the disclosures on page 211 under the chapter titled "Outstanding Litigation and Defaults", the following paragraphs, should be included after paragraph "4" "Our Chief Executive Officer, V. P Nandakumar has filed a criminal miscellaneous petition before the High Court of Gujarat under Section 482 of the Criminal Procedure Code, 1908 seeking the quashing of criminal case no. 315 of 2008 filed by the respondents against the petitioner before the Metropolitan Magistrate, Ahmedabad for offences punishable under Sections 18, 25, 32(1), 34(A), 34(B) and 32(2) of the Bombay Money Lenders Act, 1946.

Sd/-
MD & CEO, Menaspuram Finance Ltd.

DHFL DEWAN HOUSING FINANCE CORPORATION LIMITED

Corporate Office : HDIL Towers, 6th Floor, Station Road, A.K.Marg, Bandra (East), Mumbai – 400 051.
Branch office: Nakshatra Sankul, 1st Floor, Umri Road, Jathanpeth, Akola – 444 005.

POSSESSION NOTICE (for immovable property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of Dewan Housing Finance Corporation Limited (DHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of DHFL for an amount as mentioned herein under with interest thereon.

Name of the Borrower(s)/Co-Borrower(s) & Guarantor(s)	Description of Secured Assets (Immovable Property)	Demand Notice Date and Amount	Date of Possession
Mr. Rajendra Jasvantrao Parale (Borrower) Mrs. Anita Rajendra Parale (Co-Borrower) Mr. Sanjay Jawaharlal Jaiswal (Guarantor) (Loan Code No. - 00001546/ Akola Branch)	House No. 78, Plot No. 666, Ward No. 1, Grampanchayat Chowk, Pinjar, District – Akola, Maharashtra, Admeasuring area 61.9 sq. mtrs. Boundaries: Towards North : Plot Toward East : Road Towards South : Road Towards West : Mr. Lahane's House	09-09-2008 1,85,335/-	14-03-2014

Place : Akola
Date : 14-03-2014

Sd/-
Authorised Officer
Dewan Housing Finance Corporation Limited

बैंक ऑफ इंडिया Bank of India BOI

AMBARNATH BRANCH
Shree Sai Shraddha Complex, First Floor, Shiv Mandir Road, Ambernath (East) 421 501. Tel No. 0251-2609895/2602529
Email: Ambernath.NaviMumbai@bankofindia.co.in

E-AUCTION SALE NOTICE

CUM NOTICE TO BORROWERS/GUARANTORS

Sale notice under SARFAESI Act, 2002 (hereafter referred to as Act) r/w security interest (Enforcement) Rules 2002 hereafter referred to as Rules)

Pursuant to the notice issued u/s 13(2) of the above act the possession of the below mentioned property were taken on behalf of the Bank of India by Authorised Officer of the Bank.

Whereas the Authorized Officer of the Bank has decided to sell the property described herein below on 'AS IS WHERE IS BASIS' and 'WHAT IT IS BASIS' under rules 8 & 9 of the said Act through public auction.

BORROWERS & GUARANTORS NAMES & ADDRESSES TOTAL DUES + INTEREST

Borrower Names:
1. Mr. Vinod Kumar Dubey & Mrs. Reeta Vinod Dubey
Amount O/s. Rs. 7.02 lacs plus due interest. Address: Flat No G1 & G2, Ground Floor, Anupam Apartment, Near Raut Chawal, Barnaje Road, Kulgaon, Badlapur (West), Mumbai.
Guarantors:
1. Mr. Vasant Baburao Dixit, R/o Unit No. 14, Aarey Milk Colony, Goregaon (E), Mumbai - 400065
2. Mr. Vasant Baburao Dixit, Office at: Aarey Milk Colony Post Office, Goregaon (E), Mumbai - 400065
3. Mr. Mulani Abbas Hussain, R/o 40/A, Shamsuddin Chawl, Navpada, Bandra East, Mumbai – 400065
4. Mr. Mulani Abbas Hussain, Office at: Aarey Milk Colony Post Office, Goregaon (E), Mumbai - 400065

Total Amount due Rs 7.02 lacs plus due interest Plus Cost & other charges.

Reserve Price	EMD Amount	Inspection Date & Time
Rs. 13,00,000/-	Rs. 1,30,000/-	12/04/2014 between 10.00 a.m to 5.00 p.m

Property Details in brief: Flat No G1 & G2, Ground Floor, Anupam Apartment, Near Raut Chawal, Barnaje Road, Kulgaon, Badlapur (West), Mumbai. Each flat is having area of 400 sq. ft. in the name of Mr. Vinod Kumar Dubey & Mrs. Reeta Vinod Dubey.

TERMS & CONDITIONS:

1. The auctions sale will be online E-auction/ Bidding through website https://sarfaesi.abcprocure.com on 23.04.2014 between 12:00 pm to 5:00 pm (I.S.T) with unlimited extensions of 5 minutes duration each.
2. Prospective bidders may avail online training on e-auction from M/s ABC PROCURE (E-Procurement Technologies Ltd.), Ahmedabad [Help Line Nos. : 079-40230 804/805/806/813/815/818/814; Contact Persons Mr. Tilak Maratha, Mobile No.09067799646 E-mail: tilak@abcprocure.com Mr. Vishal Tiwari, Mobile No. 08140094365, Email: vishal.t@abcprocure.com Fax No. 079-40026876/816.
3. Bidders are advised to visit the website https://sarfaesi.abcprocure.com for detailed terms and conditions of auction sale before submitting their bids and taking part in the E-auction sale proceedings.
4. Bids shall be submitted through online procedure only in the prescribed format with relevant details.
5. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to credit of Account No. 007220111000021 & Title of Account is "SARFAESI/DRT E-auction" Bank of India, Ambernath Branch, IFSC Code BKID0000072 before submitting the bids online and the remittance details should be clearly mentioned on the bid form.
6. A copy of the bid form along with the enclosures submitted online along with UTR No./Transaction No. shall be forwarded to the Authorised Officer, Bank of India, Ambernath Branch, or the soft copies of the same may be forwarded to ARO.Nevimumbai@bankofindia.co.in so as to reach on or before 21.04.2014 up to 03:00 pm. Postal delays are not entertained and bank is not responsible.
7. The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs. 0.20 lac (Rupees Twenty Thousand only).
8. The successful bidder shall have to pay 25% of the purchase amount (including Earnest money) already paid, immediately on the closure of the e-auction sale proceedings on the same day of the sale in the same mode as stipulated in clause-5 above. The balance of the purchase price shall have to be within 15 days of acceptance/confirmation of sale conveyed to them. Failure to deposit 25% of purchase amount give right to bank to forfeit the EMD amount.
9. The EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings.
10. The sale is subject to confirmation by the Bank. If the borrower/guarantor pays the amount due to the bank before date of sale transfer of assets, no sale will be conducted/effected.
11. The property is sold in "as is where is and as what is condition" and the intending bidders should make discreet enquires as regards any claim, charges on the property of any authority, besides the Bank's charges and should satisfy themselves about the title, extent, quality of the property charges/encumbrances over the property or on any other matter, etc. before submitting their bid. No claim of whatsoever nature and will be entertained after submission of the online bid regarding the property put for sale.
12. The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/cancel/postpone the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
13. The purchaser shall bear the stamp duties, charges including those of sale certificates, registration charges, all statutory dues payable to government, taxes and rates and outgoings, both existing and future relating to the property. The sale certificate will be issued only in the name of the successful bidder.
14. The intending purchasers can inspect the property with prior appointment at his/ her expenses on the time and date mentioned herein before.
15. Prospective bidders are advised to peruse the copies of title deeds with the bank and verify the latest Encumbrance Certificate and other Revenue/Municipal records to exercise to diligence and satisfy themselves on title and Encumbrance if any over the property.
16. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidders will be deemed to have been made by him only.
17. Bidder shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
18. The sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the conditions mentioned above.
19. The bidders may participate in E-auction for bidding from their places of choice; Internet connectivity shall have to be ensured by the bidder himself. Bank/Service provider shall not be held responsible for internet connectivity, network problems, systems crash down, power failures etc.
20. For further details, inspection of property, and conditions contact the Chief Manager and Authorised Officer of Branch Mr P. P. Salunke on Mob. No. 9420607226 Bank of India, Ambernath Branch.

SALE NOTICE TO BORROWERS/GUARANTORS

Borrower's Name: Mr. Vinod Kumar Dubey & Mrs. Reeta Vinod Dubey

The undersigned being the Authorised Officer of Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules framed there under.

You have committed default in payment of the dues with interest and costs and charges etc. in respect of the advances granted by the bank mentioned above. Hence the bank has issued a Demand Notice to all of you under section 13(2) to pay the amount mentioned thereon within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore the Authorised Officer in exercise of the powers conferred under section 13(4) took possession of the secured asset, more particularly described in the schedule mentioned above & e-auction sale notice published in Free Press Journal & Navashakti Daily publication dated 20.03.2014 respectively.

Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale failing which the property will be sold and balance due, if any, will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale etc. shall be first deducted from the sale proceeds, which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Sd/-
Place: Ambernath
Date: 20/03/2014
Authorised Officer,
Bank of India, Ambernath Branch

I,NASREEN,PALLIPAKAM-BIL(H),CHENTRAPPINNI.P.O, THRISSUR, hereby change my name as **ARSU NESRIN ANEESH**

I,MUHAMMED AZEEZ, PPT NO.H0780386, KARANAPARAMBIL(H), CHERPU WEST.P.O,THRISSUR, hereby change my name as **ABDUL AZEEZ**

Serial No 2205 and date 10.6.94, and Marklist bearing Reg. No 10004 September 1998 Serial No 11138 and date 4.12.98 has been irrecoverably lost. It is decided to submit an application for the Duplicate Marklist before the Secretary to the Board of Vocational Higher Secondary Examination as per approved procedure Those who have any objection to issue a duplicate Marklist to me may file their objection before the Secretary, Board of Vocational Higher Secondary Examination, Housing Board Building, 4th Floor, Santhi Nagar, Thiruvananthapuram within 15 days from the date of this advertisement.

RAJESH.V, KIZHAKKEVELLOOR HOUSE, JYOTHISH NAGAR, WEST VELLANIKKARA, P.O.MADAKKATHARA, THRISSUR

1992 March has been irrecoverably lost. It is decided to submit an application for the Duplicate S.S.L.C Book before the Secretary to the Commissioner for Government Examinations (in the prescribed form) as per approved procedure. Those who have any objection to issue a duplicate S.S.L.C Book to me may file their objection before the Secretary, Board of Public Examinations, Pareeksha Bhavan, Poojappura, Thiruvananthapuram within 15 days from the date of this advertisement

Rajesh.V, Kizhakkevelloor (H)
Jyothish Nagar, West Vellanikkara,
P.O.Madakkathara, Thrissur

Chettikkad (H), Sankara Iyar
P.O.Poothole, TCR

Dated:- 20.03.2014

CORRIGENDUM

CORRIGENDUM DATED MARCH 19, 2014 TO THE PROSPECTUS DATED FEBRUARY 28, 2014 - NOTICE TO INVESTORS

Manappuram Finance Limited (Registered Office at IV/470A (old) W638A (new), Manappuram House, Valapad PO, Thrissur-680567) herein after referred to as "the Company" has filed its Prospectus dated February 28, 2014 with the Registrar of Companies, Kerala and Lakshadweep, in relation to the Issue (the "Prospectus"). All capitalized terms used in this notice shall, unless the context otherwise requires, have the meanings ascribed in the Prospectus.

Investors may please note that the following disclosures supplement the disclosures in the Prospectus.

In the disclosures on page 20 of the Prospectus under the Chapter titled "Risk Factors" the words "9 writ petitions, 1 special civil application" should be included in the following sentence in Risk Factor 8 as follows: "As of December 31, 2013, we are party to 3 Value Added Tax cases, 3 service tax proceedings, 67 civil suits, 18 criminal cases, 9 writ petitions, 1 special civil application and 129 consumer cases and 9 cases filed by owners of branch premises for eviction."

In the disclosures on page 20 of the Prospectus under the Chapter titled "Risk Factors" the following paragraph should be included in Risk Factor 8 "Mr. Sagar, a former employee of the Company, has filed a writ petition (W.P. No.733/11) before the High Court of Kerala making the Company, our Chief Executive Officer, V. P. Nandakumar, the General Manager, Department of Non Banking Supervision, Regional Office, Reserve Bank of India and the Ministry of Finance, Union of India, respondents to the petition. It is the contention of the petitioner that the Company has availed loans from Punjab National Bank, IDBI Bank, Syndicate Bank and State Bank of India at low interest rates under certain agricultural schemes for which the Company is not eligible, thereby contravening regulations issued by the RBI. The petitioner has prayed that the certificate of registration of the Company be cancelled and CBI proceedings be initiated against the respondents for offences under Sections 406 and 409 of the IPC. Our Company has filed a counter affidavit stating that the Company is not in contravention of RBI guidelines. The petition is pending before the High Court of Kerala. The banks have been impleaded as parties to the petition."

In the disclosures on page 216 under the chapter titled "Outstanding Litigation and Defaults", the following paragraphs, should be included after paragraph "15" "Mr. Sagar, a former employee of the Company, has filed a writ petition (W.P. No.733/11) before the High Court of Kerala making the Company, our Chief Executive Officer, V. P. Nandakumar, the General Manager, Department of Non Banking Supervision, Regional Office, Reserve Bank of India and the Ministry of Finance, Union of India, respondents to the petition. It is the contention of the petitioner that the Company has availed loans from Punjab National Bank, IDBI Bank, Syndicate Bank and State Bank of India at low interest rates under certain agricultural schemes for which the Company is not eligible, thereby contravening regulations issued by the RBI. The petitioner has prayed that the certificate of registration of the Company be cancelled and CBI proceedings be initiated against the respondents for offences under Sections 406 and 409 of the IPC. Our Company has filed a counter affidavit stating that the Company is not in contravention of RBI guidelines. The petition is pending before the High Court of Kerala. The banks have been impleaded as parties to the petition.

Our Company has also been made party to 9 writ petitions filed by our aggrieved customers/ third parties. 7 of these writ petitions have been filed by petitioners praying for directing the RBI to initiate proceedings against our Company for allegedly violating state laws prohibiting charging of exorbitant interest rates. 1 writ petition has been filed by a customer seeking return of his pledged gold. Another writ petition has been filed by one of our customers alleging that the auction conducted by us was illegal and sought that the auction be set aside. We have also been made party to a special civil application filed by a customer before the High Court of Gujarat for alleged violation of the Bombay Money Lenders Act, 1946. The petitioner has prayed for quashing and setting aside the auction of the petitioner's gold and has asked the Court to direct the government to make specific rules with regard to gold loans.

Mr. Raghunath Das, a former employee of the Company has filed a writ petition against our Company alleging that the Company has illegally and arbitrarily withheld his salary and subsistence allowance during the period of the employee's suspension. The petitioner has prayed for a writ of mandamus directing the Company to pay him his dues.

In the disclosures on page 211 under the chapter titled "Outstanding Litigation and Defaults", the following paragraphs, should be included after paragraph "4" " Our Chief Executive Officer, V. P Nandakumar has filed a criminal miscellaneous petition before the High Court of Gujarat under Section 482 of the Criminal Procedure Code, 1908 seeking the quashing of criminal case no. 315 of 2008 filed by the respondents against the petitioner before the Metropolitan Magistrate, Ahmedabad for offences punishable under Sections 18, 25, 32(1), 34(A), 34(B) and 32(2) of the Bombay Money Lenders Act, 1946.

Sd/-
MD & CEO, Manappuram Finance Ltd.

പണയ സ്വർണ്ണം
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ഇതാ വരു തേജോമയി ഫെയർനെസ് ഫെയ്സ് പാക്ക്. 35 ആയുർവേദ മൂലികകളുടെ സംഘക്കൂട്ട്. 100% ആയുർവേദിക്. മുന്നാഴ്ചത്തെ ഉപയോഗംകൊണ്ട് മുഖം വെളുക്കുന്നു. മുഖത്തുള്ള കറുത്തപാടുകൾ, എണ്ണമയം, കുത്തൽ, ഒരിമിളിൽ. കൺതടങ്ങളിലും കഴുത്തിലുമുള്ള കറുപ് നിറം, പരുപരുപ്, കരിമുഖം, മുപടം പോലുള്ളതും തവിട്ടുനിറത്തിലുമുള്ള പാടുകൾ, മുഖക്കുരു, കൺതടങ്ങളിലും മുഖത്തുമുള്ള ചുളിവുകൾ എന്നിവയ്ക്ക് തേജോമയി ഫെയർനെസ് ഫെയ്സ് പായ്ക്ക് അത്യുത്തമമായ ഫലം തരുന്നു. മെഡിക്കൽ-ബ്യൂട്ടി-ലേഡി ഷോപ്പുകൾ, സൂപ്പർ മാർക്കറ്റുകൾ എന്നിവിടങ്ങളിൽ ലഭിക്കുന്നു
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എല്ലാ പ്രശ്നങ്ങൾക്കും,ജ്യോതിഷ താന്ത്രിക മാന്ത്രിക വിധി പ്രകാരമുള്ള ശാശ്വത പരിഹാ
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ബിസിനസ്സ് പ്രശ്നങ്ങൾക്ക് റെയ്ക്കിയിലൂ
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